

We claim:

- 1    1.    A method comprising:  
2            associating a first person with an account;  
3            associating a second person with the account;  
4            receiving a request to authorize a transaction between the second person  
5    and a third party;  
6            determining whether the first person desires to communicate with the  
7    second person;  
8            determining at least one communication address; and  
9            enabling communication between the first person and the second person  
10   based on the at least one communication address if the first person desires to  
11   communicate with the second person.
- 1    2.    The method of claim 1, in which determining whether the first person  
2    desires to communicate with the second person comprises:  
3            receiving from the first person an indication that the first person desires to  
4    communicate with the second person.
- 1    3.    The method of claim 1, further comprising:  
2            receiving a signal from the first person, the signal comprising an indication  
3    of whether to authorize the transaction; and  
4            processing the transaction based on the signal.
- 1    4.    The method of claim 1, further comprising:  
2            receiving a first signal from the first person, the first signal indicating  
3    whether to authorize the transaction; and  
4            transmitting a second signal to the third party, the second signal indicating  
5    whether the transaction is authorized.

- 1 5. The method of claim 1, further comprising:  
2 receiving data including an identifier that identifies the account.
- 1 6. The method of claim 5, in which the identifier comprises at least one of:  
2 a credit card number,  
3 a casino player tracking number,  
4 a checking account number  
5 a smart card number,  
6 a frequent flyer account number,  
7 a payment account number, and  
8 a debit card number.
- 1 7. The method of claim 1, in which the account is a credit card account.
- 1 8. The method of claim 1, in which the first person is a controlling individual.
- 1 9. The method of claim 1, in which the first person is a joint holder of the  
2 account.
- 1 10. The method of claim 1, in which the first person is an account holder of the  
2 account.
- 1 11. The method of claim 1, in which the third party is an automatic teller  
2 machine.
- 1 12. The method of claim 1, further comprising:  
2 determining a fee based on the transaction; and  
3 charging the fee to the account.

1 13. The method of claim 1, in which associating the second person comprises:  
2 associating the second person with a credit card, in which the credit card  
3 corresponds to the account, and in which the first person owns the account.

1 14. The method of claim 1, further comprising:  
2 determining a duration of the communication;  
3 determining a monetary amount based on the duration; and  
4 charging the monetary amount to the account.

1 15. The method of claim 1, in which enabling communication comprises:  
2 enabling communication between the first person and the second person via  
3 a device that is associated with the third party.

1 16. The method of claim 1, in which enabling communication comprises:  
2 enabling communication between the first person and the second person via  
3 a device that is associated with the second person.

1 17. The method of claim 1, in which enabling communication comprises:  
2 enabling communication between the first person and the second person via  
3 a device that comprises at least one of:  
4 a telephone,  
5 a pager,  
6 a radio device,  
7 a personal digital assistant, and  
8 a computer.

1 18. The method of claim 1, in which enabling communication comprises:  
2 enabling text-based communication between the first person and the second  
3 person.

1 19. The method of claim 1, in which enabling communication comprises:  
2 enabling at least one of audio communication and video communication  
3 between the first person and the second person.

1 20. The method of claim 1, in which enabling communication comprises:  
2 enabling telephonic communication between the first person and the second  
3 person.

1 21. The method of claim 1, in which the at least one communication address  
2 comprises at least one of:  
3 a communication address that is associated with the first person,  
4 a communication address that is associated with the second person,  
5 a communication address that is associated with the third party,  
6 a telephone number,  
7 a pager number,  
8 an Internet protocol address,  
9 an instant messaging address, and  
10 an email address.

1    22.    A method comprising:  
2            receiving an indication of a first person;  
3            associating the first person with a financial account;  
4            receiving an indication of a second person;  
5            associating the second person with the financial account;  
6            receiving an identifier that identifies the financial account;  
7            receiving a request to authorize a transaction between the second person  
8    and a third party;  
9            determining a first communication address that is associated with the first  
10   person based on the identifier that identifies the financial account;  
11            establishing a connection to the first person based on the first  
12   communication address;  
13            determining whether the first person desires to communicate with the  
14   second person; and  
15            if the first person desires to communicate with the second person:  
16          /        determining a second communication address that is associated with  
17   the second person; and  
18            enabling communication between the first person and the second  
19   person based on the second communication address.

1    23.    A method comprising:  
2            receiving an indication of a transaction between a user of a credit card  
3   account and a merchant, in which the transaction is associated with the credit card  
4   account;  
5            identifying an account holder of the credit card account;  
6            after receiving the indication of the transaction, enabling communication  
7   between the account holder and the user; and  
8            receiving from the account holder an indication of whether to authorize the  
9   transaction.